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CLAIMS

1. In a system including an advice consumer for gathering broadcast information from a communications medium and a reader associated with said advice consumer for determining relevance of said broadcast information, a communications system comprising:

10 an advice provider which broadcasts information over a communications medium to target situations based on an arbitrary combination of computationally verifiable conditions of an advice consumer computer and its environment;

 wherein said advice consumer is advised of said information only if said information meets certain predetermined relevance criteria;

15 wherein said advice provider offers highly targeted advice without compromising individual privacy; and

 wherein said environment includes data of a sensitive or private nature.

2. The system of Claim 1, said relevance criteria further comprising:

20 a set of any of demographic, biologic, geographical, and other empirical models used to infer statistically that a certain condition is highly likely to be true, even when it cannot be verified by direct calculation, measurement, or formal logical deduction, by using any of information which may be publicly available, information present in a user profile, information directly measurable, or
25 information available from third parties.

3. The system of Claim 1, wherein said data comprise financial data.

4. The system of Claim 1, wherein said data comprise transaction data.

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5. The system of Claim 1, wherein said data comprise health or medical data.

6. The system of Claim 5, wherein said relevance criteria comprise assertions that certain combinations of prescription drugs, certain interactions between

- 5 genetic or blood type information or other personal medical history and certain behavior or illness or drug prescriptions.

7. The system of Claim 1, further comprising:

- 10 an inspector library containing executable code which is invoked as part of a continual relevance evaluation process; and

one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms, returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices.

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8. The system of Claim 7, said one or more remote inspector methods comprising any of medical records inspectors, remote financial records inspectors, and remote drug prescription inspectors.

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9. The system of Claim 7, wherein said one or more remote inspector methods comprise any of server side components and client side components.

10. The system of Claim 7, wherein said one or more remote inspector methods comprise server side components for providing remote information access.

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11. The system of Claim 10, wherein a consumer receives advice via said remote information access, and said consumer's personal information is included in said server side components, only if said consumer authorizes inclusion of said consumer's personal information in said server side components.

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12. The system of Claim 7, further comprising:

means for a consumer subscribing to advice sites which make use of said remote inspectors.

5 13. The system of Claim 7, wherein a remote inspector method on a consumer machine establishes a connection with an information server and performs one or more queries to determine if relevant information is present on said information server with regard to said consumer; and wherein said information is gathered by said server.

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14. The system of Claim 9, wherein a connection between said client and said server is secured by a cryptographic protocol.

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15. The system of Claim 9, wherein the identity of a client requesting information is authenticated by a server using an authentication protocol.

16. A method for remotely and anonymously inspecting one or more communicating devices for information of a personal nature, comprising the steps of:

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providing an inspector library containing executable code which is invoked as part of a continual relevance evaluation process;

providing one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms, returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices;

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providing a client for transmitting queries;

providing a server on which at least part of said one or more remote inspector methods are hosted for receiving said queries;

said server searching a database for a relevant entry;

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said server returning a response string; and

said client receiving said response string.

17. The method of Claim 16, wherein said client comprises an advice consumer; and wherein said server comprises an advice provider.

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18. The method of Claim 17, wherein said advice concerns prescription drug interaction, the method further comprising the steps of:

said advice provider gathering information regarding said prescription drug interaction from one or more sources; and

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said remote inspector method applying advice consumer queries to said server to determine relevance of said prescription drug interaction information to an advice consumer.

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19. The method of Claim 17, wherein said advice is provided by a consolidator that authors an advisory that asserts the existence of a consumer in a travel agency customer database who has reserved passage between one location and another on or near a particular date, said method further comprising the steps of:

placing said advisory at an advice site of said consolidator;

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said advice consumers comprising various travel agencies that subscribe to said consolidator's advice site;

said advice consumers maintaining a remote inspector method in their computer which searches said travel agency customer database for customers with certain travel plans;

providing advisories to said advice consumer's computers;

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said remote inspector method automatically inspecting said advisories for relevance; and

said travel agencies offering a traveler passage, as provided by said consolidator, if relevance of said advisory is established.

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20. The method of Claim 17, wherein said advice is provided by a transport entity in the form of advisories that assert the existence, in a user profile, of an expressed desire to obtain transportation to a certain location, wherein said advisory is placed at an advice site of said transport entity, said method further comprising the steps of:

5 said advice consumers comprising potential transportation users;
 said advice consumers maintaining a remote inspector method in their
computer that is set to subscribe to said transport entity's advice site;
 said advice consumers adding expressions of special interest to user
profiles indicating locations to which transportation is desired;
10 providing advisories to said advice consumer's computer;
 automatically inspecting said advisories for relevance; and
 said transport entity offering transportation to said potential transportation
user based upon said advice consumer's profile.

15 21. The method of Claim 17, wherein an offeror submits an advisory to a market
maker offering a transaction concerning an item, the method further comprising
the steps of:

 said market maker posting one or more advisories regarding said item on
said market maker's advice site;

20 one or more users subscribing to said market maker's advice site;
 said one or more user's inputting information about interests to a
corresponding user profile, wherein relevant advisories comprise items meeting
said user's interests;

25 a user's advice reader gathering advisories from said market maker's
advice site; and

 performing relevance evaluation in accordance with said user profile, as
inspected by a user profile inspector method.

22. The method of Claim 17, further comprising the steps of:

30 an offeror submitting an advisory to an advice site, said offeror offering a
balance transfer to individuals having sufficient balances and/or incomes;
 posting said advisory at said advice site;
 a user subscribing to said advice site;

5 said user providing information with regard to any of credit card balance, existing interest rate on balance, and income, said information being used in a user profile;

 using a remote inspector method for verifying said information; and

 using said information to determine if said user is approved;

10 wherein relevant advisories have credit preapproved.

23. The method of Claim 17, further comprising the steps of:

 an offeror submitting an advisory to an advice site, said advisory providing variables associated with principal, current interest, and term of an existing loan;

15 posting said advisory at said advice site;

 a user subscribing to said advice site;

 said user providing information for use in a user profile; and

 using a remote inspector method for evaluating relevance;

20 wherein said advisory is relevant if it provides a set of better terms than an existing loan.

24. In a system including an advice consumer for gathering broadcast information from a communications medium and a reader associated with said advice consumer for determining relevance of said broadcast information, a communications method comprising the steps of:

25 providing an advice provider which broadcasts information over a communications medium to target situations based on an arbitrary combination of computationally verifiable conditions of an advice consumer computer and its environment;

30 wherein said advice consumer is advised of said information only if said information meets certain predetermined relevance criteria;

 wherein said advice provider offers highly targeted advice without compromising an advice consumer's privacy; and

 wherein said environment includes data of a sensitive or private nature.

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25. The method of Claim 24, wherein said data comprise financial data.

26. The method of Claim 24, wherein said data comprise health or medical data.

10 27. The method of Claim 26, wherein said relevance criteria comprise assertions that certain combinations of prescription drugs, certain interactions between genetic or blood type information or other personal medical history and certain behavior or illness or drug prescriptions.

15 28. The method of Claim 24, further comprising the steps of:
providing an inspector library containing executable code which is invoked as part of a continual relevance evaluation process; and
providing one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms,
20 returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices.

25 29. The method of Claim 28, said one or more remote inspector methods comprising any of medical records inspectors, remote financial records inspectors, and remote drug prescription inspectors.

30. The method of Claim 28, wherein said one or more remote inspector methods comprise any of server side components and client side components.

30 31. The method of Claim 28, wherein said one or more remote inspector methods comprise server side components for providing remote information access.

5 32. The method of Claim 29, wherein a consumer receives advice via said remote information access, and said consumer's personal information is included in said server side components, only if said consumer authorizes inclusion of said consumer's personal information in said server side components.

10 33. The method of Claim 28, further comprising the step of:
a consumer subscribing to advice sites which make use of said remote inspectors.

15 34. The method of Claim 28, wherein a remote inspector method on a consumer machine establishes a connection with an information server and performs one or more queries to determine if relevant information is present on said information server with regard to said consumer; and wherein said information is gathered by said server.

20 35. The method of Claim 28, wherein a connection between said client and said server is secured by a cryptographic protocol.

25 36. The method of Claim 28, wherein the identity of a client requesting information is authenticated by a server using an authentication protocol.

37. An apparatus for remotely and anonymously inspecting one or more communicating devices for information of a sensitive or private nature, comprising:

30 an inspector library containing executable code which is invoked as part of a continual relevance evaluation process;

one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms, returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices;

5 a client for transmitting queries; and
a server on which at least part of said one or more remote inspector
methods are hosted for receiving said queries;
wherein said server searches a database for a relevant entry;
wherein said server returns a response string; and
10 wherein said client receives said response string.

38. The apparatus of Claim 37, wherein said client comprises an advice
consumer; and wherein said server comprises an advice provider.

15 39. The apparatus of Claim 38, wherein said advice concerns prescription drug
interaction, said apparatus further comprising:

said advice provider further comprising means for gathering information
regarding said prescription drug interaction from one or more sources; and

20 said remote inspector method further comprising means for applying
advice consumer queries to said server to determine relevance of said
prescription drug interaction information to an advice consumer.

40. The apparatus of Claim 38, wherein said advice is provided by a consolidator
that authors an advisory that asserts the existence of a consumer in a travel
agency customer database who has reserved passage between one location and
25 another on or near a particular date, said apparatus further comprising:

means for placing said advisory at an advice site of said consolidator;

said advice consumers comprising various travel agencies that subscribe
to said consolidator's advice site;

30 a remote inspector method maintained by said advice consumers in their
computer which searches said travel agency customer database for customers
with certain travel plans;

one or more advisories that are provided to said advice consumer's
computers;

5 said remote inspector method further comprising means for automatically inspecting said advisories for relevance; and

 said travel agencies further comprising means for offering a traveler passage, as provided by said consolidator, if relevance of said advisory is established.

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41. The apparatus of Claim 38, wherein said advice is provided by a transport entity in the form of advisories that assert the existence, in a user profile, of an expressed desire to obtain transportation to a certain location, wherein said advisory is placed at an advice site of said transport entity, said apparatus further comprising:

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 said advice consumers comprising potential transportation users;

 a remote inspector method maintained by said advice consumers in their computer that is set to subscribe to said transport entity's advice site;

 means for said advice consumers adding expressions of special interest to user profiles indicating locations to which transportation is desired;

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 one or more advisories that are provided to said advice consumer's computer; and

 means for automatically inspecting said advisories for relevance;

 wherein said transport entity offers transportation to said potential transportation user based upon said advice consumer's profile.

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42. The apparatus of Claim 38, wherein an offeror submits an advisory to a market maker offering a transaction concerning an item, the apparatus further comprising:

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 means for said market maker posting one or more advisories regarding said item on said market maker's advice site;

 one or more users subscribing to said market maker's advice site;

5 means for said one or more user's inputting information about interests to a corresponding user profile, wherein relevant advisories comprise items meeting said user's interests;

a user's advice reader for gathering advisories from said market maker's advice site; and

10 means for performing relevance evaluation in accordance with said user profile, as inspected by a user profile inspector method.

43. The apparatus of Claim 38, further comprising:

an offeror for submitting an advisory to an advice site, said offeror offering
15 a balance transfer to individuals having sufficient balances and/or incomes;

means for posting said advisory at said advice site;

a user subscribing to said advice site;

means for said user providing information with regard to any of credit card balance, existing interest rate on balance, and income, said information being
20 used in a user profile; and

a remote inspector method for verifying said information;

wherein said information to determine if said user is approved; and

wherein relevant advisories have credit preapproved.

25 44. The apparatus of Claim 38, further comprising:

an offeror submitting an advisory to an advice site, said advisory providing variables associated with principal, current interest, and term of an existing loan;

means for posting said advisory at said advice site;

a user subscribing to said advice site;

30 means for said user providing information for use in a user profile; and

a remote inspector method for evaluating relevance;

wherein said advisory is relevant if it provides a set of better terms than an existing loan.

5 45. In a system including an advice consumer for gathering broadcast information from a communications medium and a reader associated with said advice consumer for determining relevance of said broadcast information, a communications system comprising:

10 an advice provider which broadcasts information over a communications medium to target situations based on an advice consumer profile;

wherein said advice consumer is advised of said information only if said information meets certain predetermined relevance criteria as a result of a relevance evaluation;

15 wherein said advice provider offers highly targeted advice without compromising individual privacy;

wherein said environment includes data of a sensitive or private nature; and

20 wherein said relevance evaluation optionally occurs in an environment that is remote from that of said advice consumer.

46. The system of Claim 45, wherein data about an advice consumer is automatically inferred from other facts to produce a statistical inference that certain conditions hold, even though said advice consumer has not input said data and said data have not been measured.